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PRO SE UPLOAD TOOL
02/29/2024 - 3:10 PM
USBC
(WRT)

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

IN RE:	}	Case No. 23-02870-MCF7
	}	Chapter 7
CHARLES MUSZYNSKI	}	
	}	
	}	SUBMISSION OF CERTIFICATES
	}	OF COMPLETION FOR FIRST
Debtor; pro se	}	CREDIT COUNSELING COURSE
_____	}	AND FORM 423B

**SUBMISSION OF CERTIFICATES OF COMPLETION
FOR CREDIT COUNSELING COURSE AND FORM 423B**

TO THE HONORABLE COURT:

1. COMES NOW, Chapter 7 Debtor in the above styled case and, for the third time, files proof of timely completing the preliminary credit counseling course on 13 May 2023 and submission of Form 423B and submission of the Certificate of Completion dated 13 May 2023. Debtor received the Court's sua sponte Order on 29 February 2024 and has begun to assemble the information requested for and will promptly respond.

2. Debtor's bankruptcy was filed in E. D. Texas. Debtor. A pro se, first-time filer, Debtor mistakenly appeared before the E.D. Texas Court. Upon so learning, Debtor made corrective Motions requesting transfer to Puerto Rico. The E.D. TX Court determined jurisdiction in Puerto Rico was proper in addition to determining that besides transferring the case to San Juan, Puerto Rico, the Court also determined Debtor was qualified as a Debtor under U.S. Bankruptcy Law after conducting a status conference, an evidenciary hearing on 22 August 2023, the Trustee's investigatory findings, the Trustee's 341(a) meeting results, and subsequently Ordered E.D.TX case #23-09113 transferred to the District of Puerto Rico Bankruptcy Court in San Juan on or about 11 September 2023 for final adjudication.

3. Upon arrival in San Juan, case #23-02870 was assigned to Debtor's case and case #23-90112 was retired. The docket history from 11 May 2023 to 11 September 2023 under the prior case number had every entry title changed to "main document", making it impossible for Debtor to identify on Court Listener which initial recording of Form 423B and recording of his Certificate of Compliance appeared.

4. Debtor contacted Credit Card Management Services, Inc., d/b/a debthelper.com, on 29 February 2024. They searched PACER and provided a copy of the E.D. TX date-stamped PACER entry evidencing Debtor's timely filing in E. D. Texas Bankruptcy Court on 2 June 2023.

5. Debtor has no printer access, no scanning access, no PACER access, and was not afforded a level playing field for electronic filing in the E.D. TX (despite a Motion requesting same given the alleged movie companies' lawyers' vexatious practices). Therefore, Debtor paid to mail and FedEx filings into the E.D. TX court.

11. Debtor timely paid and completed the preliminary credit counseling course on 13 May 2023, received a Certificate of Completion on 13 May 2023, and mailed both the Certificate and Form 423B to E.D. TX on 18 May 2023 to the E.D. TX, see mailing receipt in "Exhibit 1".

7. Upon receipt of Debtor's mailing days later, the E.D. TX Clerk was dissatisfied with Debtor's Form 423B because it did not use a "blue ink signature". The Clerk required Debtor to reprint, resign in blue ink, and FedEx a second notice to the E.D. TX Clerk, see "Exhibit 2", FedEx receipt # 817235966290, dated 31 May 2023, to ship a second "blue ink" Form 423B.

8. Attached "Exhibit 3" is the E.D. TX's stamped "received" Certificate of Completion by Debtor listed at Doc. #18 in Puerto Rico Docket, titled "main document".

9. Attached "Exhibit 4" is Doc. #19, titled in Puerto Rico's docket as "main document", Debtor's second submission to the E.D. TX court of Form 423B, this time with a "blue ink" signature.

10. Debtor spoke with the E.D. of Texas Bankruptcy Court Clerk's office on 28 February 2023, who stated that, due to the transfer of the case, the E.D. Texas Clerk's Office made no notices to Debtor regarding subsequent counseling course requirements since all notice timelines were subsequently the responsibility of the District of Puerto Rico Bankruptcy Court Clerk.

11. The District of Puerto Rico Bankruptcy Court Docket does not include, as best as Debtor can ascertain without PACER access, any notice(s) to requiring Debtor complete a second credit counseling component prior to discharge.

12. Debtor was informed by the E.D. TX Court Clerk and credit counseling company that the second portion was only required to be completed “pending discharge”.

13. Nonetheless, in order to comply and cooperate with the Court’s Order, Debtor completed the second portion of the credit counseling course 28 February 2024, received his Certificate of Completion the same day, completed a second Form 423B the same day, and submitted both documents via the District of Puerto Rico’s portal at approximately 20:00 AST.


RESPECTFULLY SUBMITTED.

CERTIFICATE OF SERVICE

The undersigned states that the Claim herein was served upon the parties/entities named above by way of the Court’s CM/ECF system on the date below subsequent to its portal delivery to the Court’s physical location in Old San Juan, Puerto Rico as of the date indicated below

29 February 2024

Respectfully submitted,



Charles Muszynski, pro se
usfilefolder@protonmail.com

P. O. Box 1423

Basseterre

St. Kitts and Nevis

West Indies

EXHIBIT 1

DEBTOR'S CASE #23-02870

MAILING RECEIPT 18 MAY 2023

RECEIPT

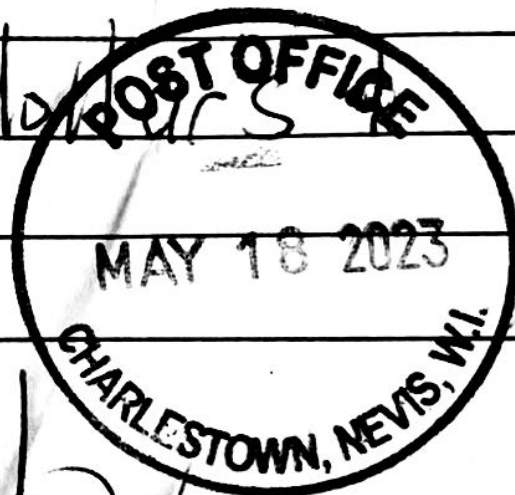
60

No. _____ DATE 18/05/2023

RECEIVED FROM Charles Muszynski

THE SUM OF

Twenty One dollars
Sixty Cents



CHEQUE

CASH

DISCOUNT

21	60

L. Hubbard

WITH THANKS

FedEx Express International Air Waybill
For FedEx services worldwide. Packages up to 150 lbs. (68 kg), excluding dangerous goods. Not all services and options are available to all destinations.

1 From Please print and press hard.
Date 05/31/23 Sender's FedEx Account Number SENDER'S FEDEX ACCOUNT NUMBER ONLY
Sender's Name CHARLES MUSZYNSKI Phone 424-333-0569
Company _____
Address CHURCH GROUND
Address _____
City CHARLESTOWN State/Province NEVIS
Country/Territory ST. KITTS & NEVIS ZIP Postal Code _____
Email Address USFILEFOLDER@PROTONMAIL.COM
Internal Billing Reference FIRST 24 CHARACTERS WILL APPEAR ON INVOICE

2 To ☐ Residential Delivery
Recipient's Name SHANNON BRITTEN Phone 409-654-7070
Company US BK COURT
Address 300 WILLOW STREET
Address SUITE 100
City BEAUMONT State/Province TEXAS
Country/Territory USA ZIP Postal Code 77701
Email Address _____
Recipient's Tax ID Number for Customs Purposes GST/RFC/VAT/IN/EIN/ABN/TIN, OR AS LOCALLY REQUIRED

3 Shipment Information
Total Packages 1 Total Weight 0.5 lbs. ☒ kg ☐ DIM L X W X H in. ☐ cm ☐
Commodity Description Document Harmonized Code _____ Country of Manufacture NEV Value for Customs NEV

Sender's Copy

4 Express Package Service
☐ FedEx Intl. First ☒ FedEx Intl. Priority Express Delivery by noon to select locations. ☐ FedEx Intl. Priority Delivery by end of day. ☐ FedEx Intl. Economy

5 Packaging
☒ FedEx Envelope ☐ FedEx Pak ☐ FedEx Box ☐ FedEx Tube
☐ FedEx 10kg Box ☐ FedEx 25kg Box ☐ Other

6 Special Handling and Delivery Signature Options
☐ Hold at FedEx Location ☐ Saturday Delivery
☐ Direct Signature Someone at recipient's address may sign for delivery. ☐ Indirect Signature If no one is available at recipient's address, someone at a neighboring address may sign for delivery.

7 Payment Complete payment options for both transportation charges and duties and taxes.
Bill transportation charges to: ☐ Sender Acct. No. in Section 1 will be billed. ☐ Recipient ☐ Third Party ☐ Credit Card ☒ Cash/Check/Cheque
FedEx Acct. No. _____
Credit Card No. _____
Credit Card Exp. Date _____
Bill duties and taxes to: ☐ Sender Acct. No. in Section 1 will be billed. ☒ Recipient ☐ Third Party
FedEx Acct. No. _____
\$ 113.50 FLD

8 Required Signature
Use of this Air Waybill constitutes your agreement to the Conditions of Contract on the back of this Air Waybill, and you represent that this shipment does not require a U.S. State Department License or contain dangerous goods. Certain international treaties, including the Warsaw or Montreal Convention, may apply to this shipment and limit our liability for damage, loss, or delay as described in the Conditions of Contract.
Sender's Signature: Charles Muszynski

For questions or to ship and track packages, go to fedex.com.
Or in the U.S. call 1.800.GoFedEx 1.800.463.3339.
Terms and conditions of service may vary from country to country.

710

EXHIBIT 2

DEBTOR'S CASE #23-02870

FEDEX RECEIPT 31 MAY 2023

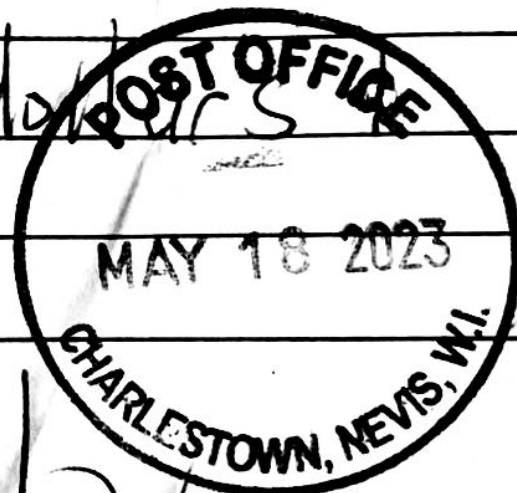
RECEIPT

60

No. _____ DATE 18/05/2023

RECEIVED FROM Charles Muszynski

THE SUM OF Twenty One dollars
Sixty Cents



CHEQUE

CASH

DISCOUNT

21	60

L. Hubbard

WITH THANKS

FedEx Express International Air Waybill
For FedEx services worldwide. Packages up to 150 lbs. (68 kg), excluding dangerous goods. Not all services and options are available to all destinations.

1 From Please print and press hard.
Date 05/31/23 Sender's FedEx Account Number SENDER'S FEDEX ACCOUNT NUMBER ONLY
Sender's Name CHARLES MUSZYNSKI Phone 424-333-0569
Company _____
Address CHURCH GROUND
Address _____
City CHARLESTOWN State/Province NEVIS
Country/Territory ST. KITTS & NEVIS ZIP Postal Code _____
Email Address USFILEFOLDER@PROTONMAIL.COM
Internal Billing Reference FIRST 24 CHARACTERS WILL APPEAR ON INVOICE

2 To ☐ Residential Delivery
Recipient's Name SHANNON BRITTEN Phone 409-654-7070
Company US BK COURT
Address 300 WILLOW STREET
Address SUITE 100
City BEAUMONT State/Province TEXAS
Country/Territory USA ZIP Postal Code 77701
Email Address _____
Recipient's Tax ID Number for Customs Purposes GST/RFC/VAT/IN/EIN/ABN/TIN, OR AS LOCALLY REQUIRED

3 Shipment Information
Total Packages 1 Total Weight 0.5 lbs. ☒ kg ☐ DIM L X W X H in. ☐ cm ☐
Commodity Description Document Harmonized Code _____ Country of Manufacture NEV Value for Customs NEV

Sender's Copy

4 Express Package Service
☐ FedEx Intl. First ☒ FedEx Intl. Priority Express ☐ FedEx Intl. Priority ☐ FedEx Intl. Economy
Delivery by noon to select locations. Delivery by end of day.

5 Packaging
☒ FedEx Envelope ☐ FedEx Pak ☐ FedEx Box ☐ FedEx Tube
☐ FedEx 10kg Box ☐ FedEx 25kg Box ☐ Other

6 Special Handling and Delivery Signature Options
☐ Hold at FedEx Location ☐ Saturday Delivery
☐ Direct Signature ☐ Indirect Signature
Someone at recipient's address may sign for delivery. If no one is available at recipient's address, someone at a neighboring address may sign for delivery.

7 Payment Complete payment options for both transportation charges and duties and taxes.
Bill transportation charges to: ☐ Sender ☐ Recipient ☐ Third Party ☐ Credit Card ☒ Cash/Check/Cheque
FedEx Acct. No. _____ \$ 113.50
Credit Card No. _____
Credit Card Exp. Date _____
Bill duties and taxes to: ☐ Sender ☒ Recipient ☐ Third Party
FedEx Acct. No. _____

8 Required Signature
Use of this Air Waybill constitutes your agreement to the Conditions of Contract on the back of this Air Waybill, and you represent that this shipment does not require a U.S. State Department License or contain dangerous goods. Certain international treaties, including the Warsaw or Montreal Convention, may apply to this shipment and limit our liability for damage, loss, or delay as described in the Conditions of Contract.
Sender's Signature: Charles Muszynski

710

For questions or to ship and track packages, go to fedex.com.
Or in the U.S. call 1.800.GoFedEx 1.800.463.3339.
Terms and conditions of service may vary from country to country.

EXHIBIT 3

DEBTOR'S CASE #23-02870

DOC. #18, DATED 13 MAY 2023

CERTIFICATE OF COMPLETION OF CREDIT COUNSELING

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TX

2023 JUN -2 PM 1:11

CLERK, U.S. BANKRUPTCY
COURT

BY _____ DEPUTY

Certificate Number: 03621-TXE-CC-037426385



03621-TXE-CC-037426385

CERTIFICATE OF COUNSELING

I CERTIFY that on May 13, 2023, at 11:26 o'clock AM EDT, Charles Muszynski received from Credit Card Management Services, Inc. d/b/a Debthelper.com, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Eastern District of Texas, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: May 13, 2023 By: /s/Nicola ButtsWimpel

Name: Nicola ButtsWimpel

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).

EXHIBIT 4

DEBTOR'S CASE #23-02870

DOC. #19, DATED 13 MAY 2023

FORM 423 B FOR CERTIFICATE OF COMPLETION OF CREDIT COUNSELING

Fill in this information to identify the case:

Debtor 1	Charles Alexander Muszynski		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Texas			
Case number (If known)	23-90112		

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TX
2023 JUN -2 PM 1:11
CLERK, U.S. BANKRUPTCY
COURT

BY _____ DEPUTY

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell the Court About the Required Course

You must check one:

- ☒ I completed an approved course in personal financial management:

Date I took the course 05/13/2023
MM / DD / YYYY

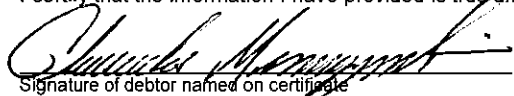
Name of approved provider Credit Card Management Services, Inc., Debthelper.com

Certificate number 03621-TXE-CC-037426385

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):
- ☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
 - ☐ Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
 - ☐ Active duty. I am currently on active military duty in a military combat zone.
 - ☐ Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2: Sign Here

I certify that the information I have provided is true and correct.


Signature of debtor named on certificate

Charles Alexander Muszynski
Printed name of debtor

Date 05/13/2023
MM / DD / YYYY